

**Information to identify the case:**

Debtor 1	<b>Brett A Giffin</b>	Social Security number or ITIN	xxx-xx-9438
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	19-29629-RG		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Brett A Giffin

1/17/20

**By the court:** Rosemary Gambardella  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 3

United States Bankruptcy Court  
District of New JerseyIn re:  
Brett A Giffin  
DebtorCase No. 19-29629-RG  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: 318Page 1 of 1  
Total Noticed: 15

Date Rcvd: Jan 17, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 19, 2020.

db +Brett A Giffin, 46 Lake Drive, Mountain Lakes, NJ 07046-1341  
 cr +Daimler Trust, c/o BK Servicing, LLC, P.O. Box 131265, Roseville, MN 55113-0011  
 cr +Daimler Trust, P.O. Box 961245, Fort Worth, TX 76161-0244  
 518516578 +First National Bank, Attn: Bankruptcy, 1620 Dodge St Mailstop 4440, Omaha, NE 68197-0002  
 518516579 Glenn Haufler, 8 Walnut Street, Concord, MA 01742  
 518516580 +Kira F. Giffin, 46 Lake Drive, Mountain Lakes, NJ 07046-1341  
 518516582 +Patrick J. Hannon, Esquire, Hartley Michon Robb, 155 Seaport Boulevard, 2nd Floor,  
 Boston, MA 02210-2698  
 518516584 State of New Jersey, Division of Taxation, P.O. Box 643, Trenton, NJ 08646-0643

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 18 2020 00:24:52 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jan 18 2020 00:24:46 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 518516576 +EDI: AMEREXP.COM Jan 18 2020 04:58:00 American Express, Correspondence/Bankruptcy,  
 P.O. Box 981540, El Paso, TX 79998-1540  
 518516577 +E-mail/PDF: creditonebknotifications@resurgent.com Jan 18 2020 00:29:37 Credit One Bank,  
 Attn: Bankruptcy Department, P.O. Box 98873, Las Vegas, NV 89193-8873  
 518516581 EDI: DAIMLER.COM Jan 18 2020 04:58:00 Mercedes Benz Financial Services,  
 36455 Corporate Drive, Farmington, MI 48331  
 518516583 +E-mail/Text: jennifer.chacon@spservicing.com Jan 18 2020 00:25:56  
 Select Portfolio Servicing, Inc, Attn: Bankruptcy, P.O. Box 65250,  
 Salt Lake City, UT 84165-0250  
 518516585 EDI: IRS.COM Jan 18 2020 04:58:00 United States Treasury, P.O. Box 931000,  
 Louisville, KY 40293-1000

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 19, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 17, 2020 at the address(es) listed below:

Barbara Edwards on behalf of Trustee Barbara Edwards bedwardstrustee@aol.com,  
 NJ48@ecfcbis.com  
 Barbara Edwards bedwardstrustee@aol.com, NJ48@ecfcbis.com  
 Denise E. Carlon on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana  
 Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust  
 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
 John R. Morton, Jr. on behalf of Creditor Daimler Trust ecfmail@mortoncraig.com,  
 mortoncraigecef@gmail.com  
 Kevin Gordon McDonald on behalf of Creditor DLJ Mortgage Capital, Inc.  
 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
 Robert J. Lohr, II on behalf of Debtor Brett A Giffin bob@lohrandassociates.com,  
 leslie@lohrandassociates.com  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7